

Search Forms

Search Results

Help

User Searches

Preferences

Logout

Refine Search

Search Results -

Terms	Documents
L22 and match near requests	9

Database:

US Pre-Grant Publication Full-Text Database
 US Patents Full-Text Database
 US OCR Full-Text Database
 EPO Abstracts Database
 JPO Abstracts Database
 Derwent World Patents Index
 IBM Technical Disclosure Bulletins

Search:

Refine Search

Recall Text

Clear

Interrupt

Search History

DATE: Wednesday, January 19, 2005 [Printable Copy](#) [Create Case](#)

<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> result set
side by side			
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
<u>L23</u>	L22 and match near requests	9	<u>L23</u>
<u>L22</u>	L21 and transaction	728	<u>L22</u>
<u>L21</u>	L20 and (financial near institution or bank)	728	<u>L21</u>
<u>L20</u>	L19 and post\$	878	<u>L20</u>
<u>L19</u>	L16 and responses	1575	<u>L19</u>
<u>L18</u>	L16 and post near responses	4	<u>L18</u>
<u>L17</u>	L16 and post near supply with responses	0	<u>L17</u>
<u>L16</u>	L15 and (internet or website or homepage or home with page or home adj page or web with site)	1912	<u>L16</u>
<u>L15</u>	L14 and third near party	2203	<u>L15</u>
<u>L14</u>	financial near transaction	8599	<u>L14</u>
<u>L13</u>	709/218	3828	<u>L13</u>
<u>L12</u>	709/202	2704	<u>L12</u>

L11 709/200
L10 709/203
L9 707/203
L8 707/100
L7 707/9
L6 707/6
L5 709.clas.
L4 707.clas.
L3 705.clas.
L2 705/1
L1 705/40

3233 L11
8696 L10
2594 L9
5679 L8
2502 L7
2940 L6
33469 L5
24557 L4
31315 L3
5578 L2
1449 L1

END OF SEARCH HISTORY

[First Hit](#) [Fwd Refs](#) [Previous Doc](#) [Next Doc](#) [Go to Doc#](#)
End of Result Set

☐ [Generate Collection](#) [Print](#)

L23: Entry 9 of 9

File: USPT

Aug 15, 2000

US-PAT-NO: 6105008

DOCUMENT-IDENTIFIER: US 6105008 A

TITLE: Internet loading system using smart card

DATE-ISSUED: August 15, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Davis; Virgil M.	Los Altos	CA		
Cutino; Suzanne C.	San Francisco	CA		
Berg; Michael J.	Belmont	CA		
Conklin; Frederick Sidney	Oakland	CA		
Pringle; Steven John	Oakland	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
Visa International Service Association	Foster City	CA			02	

APPL-NO: 09/ 070488 [\[PALM\]](#)

DATE FILED: April 30, 1998

PARENT-CASE:

This application is a continuation-in-part of U.S. patent application No. 08/951,614 by Davis et al., filed Oct. 16, 1997, entitled "Internet Payment Using Smart Card" which is incorporated by reference.

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/41; 235/375, 235/380, 380/24, 380/23, 395/235

US-CL-CURRENT: 705/41; 235/375, 235/380, 705/35, 705/66, 705/68

FIELD-OF-SEARCH: 235/375, 235/380, 235/24, 235/23, 395/235, 705/41

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

[Search Selected](#) [Search ALL](#) [Clear](#)

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 4691355	September 1987	Wirstrom et al.	380/23

<input type="checkbox"/>	<u>4933971</u>	June 1990	Bestock et al.	380/44
<input type="checkbox"/>	<u>5365589</u>	November 1994	Gutowitz	380/43
<input type="checkbox"/>	<u>5373561</u>	December 1994	Haber et al.	380/49
<input type="checkbox"/>	<u>5416842</u>	May 1995	Aziz	380/30
<input type="checkbox"/>	<u>5440633</u>	August 1995	Augustine et al.	380/23
<input type="checkbox"/>	<u>5455863</u>	October 1995	Brown et al.	380/23
<input type="checkbox"/>	<u>5497421</u>	March 1996	Kaufman et al.	380/23
<input type="checkbox"/>	<u>5517569</u>	May 1996	Clark	380/52
<input type="checkbox"/>	<u>5524052</u>	June 1996	Augustine et al.	380/49
<input type="checkbox"/>	<u>5548106</u>	August 1996	Liang et al.	235/454
<input type="checkbox"/>	<u>5706442</u>	January 1998	Anderson et al.	
<input type="checkbox"/>	<u>5710887</u>	January 1998	Chelliah et al.	
<input type="checkbox"/>	<u>5742845</u>	April 1998	Wagner	
<input type="checkbox"/>	<u>5790677</u>	August 1998	Fox et al.	

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
WO 96/04618	February 1996	WO	
WO 96/13791	May 1996	WO	
WO 96/32701	October 1996	WO	

OTHER PUBLICATIONS

Brian Santo, "Bill-paying put on line", Mar. 20, 1995, Electronic Engineering Times.

EPO, PCT International Search Report, PCT/US 98/08806, Aug. 24, 1998, (4 pages).

Lynch et al., "Digital Money, The New Era of Internet Commerce", Copyright .COPYRGHT. 1996, John Wiley & Sons, Inc.

Tekla S. Perry, "Electronic Money: Toward a Virtual Wallet", IEEE Spectrum, Feb. 1997.

Edward W. Kelley, Jr., "The Future of Electronic Money: A Regulator's Perspective", IEEE Spectrum, Feb. 1997.

Marvin A. Sirbu, "Electronic Payments--Credits and Debits on the Internet", Carnegie Mellon University, IEEE Spectrum Feb. 1997.

David Chaum, et al., "Minting Electronic cash", IEEE Spectrum Feb. 1997.

Peter S. Gemmell, "Traceable E-Cash", Sandia National laboratories, IEEE Spectrum Feb. 1997.

Stanley E. Morris, "Crime and Prevention: A Treasury Viewpoint", IEEE Spectrum Feb. 1997.

Baldwin, et al., "Locking the E-Safe", IEEE Spectrum Feb. 1997.

Carol Hovenga Fancher, "In Your Pocket Smartcards", IEEE Spectrum Feb. 1997.

Michael C. McChesney, "Banking in Cyberspace: An Investment in Itself", IEEE Spectrum 1997.

Steven M.H. Wallman, "Technology Takes to Securities Trading", IEEE Spectrum 1997.

Alfred R. Berkeley, III, "Nasdaq's Technology Floor: Its President Takes Stock", IEEE Spectrum 1997.

Mike Ter Maat, "The Economics of E-Cash", IEEE Spectrum 1997.

Howard Anderson, "Money and the Internet: A Strange New Relationship" IEEE Spectrum 1997.

"To Probe Further", Special Issue, IEEE Spectrum 1997.

Cash.TM. Secure Internet Payment Service.TM. "CyberCash's Secure Internet Payment Services", CyberCash, Inc., Reston, Virginia 22091.

Leslie Marable, "A Test Moves Net-Based Bill Payment a Step Closer", WebWeek, The Newspaper of Web Technology and Business Strategy, vol. Three, Issue Three, Feb. 3, 1997.

ART-UNIT: 274

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Tesfamariam; Mussie K.

ATTY-AGENT-FIRM: Beyer Weaver Thomas & Nguyen, LLP

ABSTRACT:

An architecture and system loads and uses a smart card for payment of goods and/or services purchased on-line over the Internet. A client module on a client terminal controls the interaction with a consumer and interfaces to a card reader which accepts the consumer's smart card and allows loading and debiting of the card. Debiting works in conjunction with a merchant server and a payment server. Loading works in conjunction with a bank server and a load server. The Internet provides the routing functionality between the client terminal and the various servers. A payment server on the Internet includes a computer and a security module (or a security card in a terminal) to handle the transaction, data store and collection. A merchant server advertises the goods and/or services offered by a merchant for sale on a web site. The merchant contracts with an acquirer to accept smart card payments for goods and/or services purchased over the Internet. A consumer uses his smart card at the client terminal in order to purchase goods and/or services from the remote merchant server. The client terminal sends a draw request to the payment server. The payment server processes, confirms and replies to the merchant server (optionally by way of the client terminal). To load value, the client terminal requests a load from a user account at the bank server. A load request is sent from the card to the load server which processes, confirms and replies to the bank server (optionally by way of the client terminal). The bank transfers loaded funds to the card issuer for later settlement for a merchant from whom the user purchases goods with value on the card.

28 Claims, 26 Drawing figures

[Previous Doc](#)

[Next Doc](#)

[Go to Doc#](#)